

NEW YORK PRIVATE BANK & TRUST CORPORATION

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3212091	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$8,754	\$7,966	-9.0%		
Loans	\$3,813	\$3,662	-4.0%		
Construction & development	\$66	\$5	-92.2%		
Closed-end 1-4 family residential	\$1,606	\$1,336	-16.8%		
Home equity	\$5	\$5	12.2%		
Credit card	\$0	\$0			
Other consumer	\$1	\$12	1314.8%		
Commercial & Industrial	\$527	\$847	60.7%		
Commercial real estate	\$801	\$815	1.8%		
Unused commitments	\$222	\$153	-31.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,596	\$1,324	-17.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$1,455	\$1,180	-18.9%		
Cash & balances due	\$887	\$715	-19.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$44	\$20	-55.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$42	\$16	-61.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$7,753	\$6,922	-10.7%		
Deposits	\$7,216	\$6,008	-16.7%		
Total other borrowings	\$424	\$639	50.6%		
FHLB advances	\$150	\$50	-66.7%		
Equity					
Equity capital at quarter end	\$992	\$1,025	3.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$33	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	10.0%	12.8%	--		
Tier 1 risk based capital ratio	18.4%	21.5%	--		
Total risk based capital ratio	19.8%	22.7%	--		
Return on equity ¹	10.0%	16.8%	--		
Return on assets ¹	1.0%	2.1%	--		
Net interest margin ¹	2.0%	2.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	22.5%	24.8%	--		
Loss provision to net charge-offs (qtr)	9.0%	5.9%	--		
Net charge-offs to average loans and leases ¹	4.3%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	58.5%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	16.2%	18.0%	0.1%	0.2%	--
Home equity	4.4%	2.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.8%	0.7%	6.6%	0.1%	--
Commercial real estate	9.7%	8.7%	0.2%	0.0%	--
Total loans	11.3%	9.3%	1.1%	0.1%	--